

TABLE OF CONTENTS

1. Issues and Opportunities	1
1.1. Purpose of the Comprehensive Plan	
1.2. Planning Area and Background	
1.3. Critical Issues and Opportunities leading to the Comprehensive Plan	
1.4. General Demographic Data	
1.5. Mission Statement	
1.6. Goals and Principles	
2. The Planning Process	13
2.1. Committee Meetings	
2.2. Planning History and Existing Studies	
2.3. Public Participation	
2.4. Stakeholder Input	
3. Housing	17
3.1. Housing Supply and Existing Inventory	
3.2. Housing Demand	
3.3. Housing Development Environment	
3.4. Analysis	
3.5. Housing Goals	
3.6. Housing Implementation Strategies	
4. Economic Development	25
4.1. Existing Conditions	
4.2. Analysis of Labor Force and Economic Base	
4.3. Local Strengths and Weaknesses	
4.4. Identification of Areas Susceptible to Change	
4.5. Economic Development Goals	
4.6. Economic Development Implementation Strategies	
5. Cultural and Natural Resources.....	45
5.1. Context	
5.2. Existing Natural and Cultural Resource Inventory	
5.3. Natural and Cultural Resources Goals	
5.4. Natural and Cultural Resources Implementation Strategies	

6. Land Use	57
6.1. Introduction	
6.2. Existing Conditions	
6.3. Land Use Approach	
6.4. Residential Neighborhoods – Land Use Recommendations	
6.5. Districts – Land Use Recommendations	
6.6. Corridors – Land Use Recommendations	
7. Transportation	77
7.1. Inventory and Analysis	
7.2. Regional Transportation Plans	
7.3. Other Elements of Comprehensive Plan	
7.4. Transportation Goals	
7.5. Transportation Implementation Strategies	
8. Utilities and Community Facilities	93
8.1. Introduction	
8.2. Community Facilities	
8.3. Utilities	
8.4. Utility and Community Facility Goals	
8.5. Utility and Community Facility Implementation Strategies	
9. Intergovernmental Cooperation	111
9.1. Introduction	
9.2. Existing Conditions, Potential Conflicts and Opportunities for Intergovernmental Cooperation	
10. Implementation	115
10.1. Official Controls	
10.2. Staff Activities	
10.3. Specific Implementation Plan	
10.4. Plan Monitoring, Amendment and Updates	
11. Appendices	127
A. Public Participation	
B. Park and Open Space Analysis	
C. Land Use Summary	

1 Issues and Opportunities

1.1 Purpose of the Comprehensive Plan

In October 1999 the Smart Growth Budget Bill was signed into law. The legislation provides the framework for developing comprehensive plans, a grant program, and the connection to other local planning related activities.

The legislation requires that after January 1, 2010, all programs and actions of local governmental units that affect land use must be guided by, and consistent with, that the adopted comprehensive plan.

The comprehensive plan is required to address nine elements: Issues and Opportunities; Housing; Transportation; Utilities and Community Facilities; Agricultural, Natural and Cultural Facilities; Economic Development; Intergovernmental Cooperation; Land Use; and Implementation.

Public participation is also required at every stage of the comprehensive planning process including adoption of written procedures, broad notice provisions, the opportunity to review and comment on draft plans and a required public hearing prior to plan adoption.

The State of Wisconsin set forth fourteen goals that need to be met in order to receive grant funding for the planning process. The City of St. Francis has been awarded matching grant funding. The following are the fourteen goals:

1. Promotion of the redevelopment of lands with existing infrastructure and public services and the maintenance and rehabilitation of existing residential, commercial and industrial structures.
2. Encouragement of neighborhood designs that support a range of transportation choices.
3. Protection of natural areas, including wetlands, wildlife habitats, lakes, woodland, open spaces and groundwater resources.
4. Protection of economically productive areas, including farmland and forests.
5. Encouragement of land uses, densities and regulations that promote efficient development patterns and relatively low municipal, state government and utility costs.
6. Preservation of cultural, historical and archeological sites.
7. Encouragement of coordination and cooperation among nearby units of government.
8. Building of community identity by revitalizing main streets and enforcing design standards.
9. Providing an adequate supply of affordable housing for individuals of all income levels throughout each community.
10. Providing adequate infrastructure and public services and an adequate supply of developable land to meet existing and future market demand for residential, commercial and industrial uses.
11. Promoting the expansion or stabilization of the current economic base and the creation of a range of employment opportunities at the state, regional and local levels.
12. Balancing individual property rights with community interests and goals.
13. Planning and development of land uses that create or preserve varied and unique urban and rural communities.
14. Providing an integrated, efficient and economical transportation system that affords mobility, convenience and safety and that meets the needs of all citizens, including transit-dependant and disabled citizens.

The 2003 Comprehensive Plan for the City of St. Francis updates the 1963 City Comprehensive Plan. This plan is intended to guide the City in its future planning efforts. It will provide the tools that the City may use to preserve and enhance its existing qualities while allowing it to reach its fullest potential as a community. The Comprehensive Plan will provide general guidelines for growth management. In the future, detailed planning for individual sites, as well as municipal projects, should follow the overall goals and objectives of this plan.

In early 2002, the City of St. Francis retained the services of Graef, Anhalt, Schloemer and Associates, Inc. and Planning and Design Institute, Inc. to develop a Comprehensive Plan for the City under the direction of the Plan Commission Subcommittee. This plan establishes a logical set of guidelines and development policies to guide public and private development within the community. It provides policies that the City Council, Planning Commission, Library, School District and City Staff may use to make decisions in order to fulfill a collective vision for the City of St. Francis.

1.2 Planning Area and Background

St. Francis and the Region

Milwaukee County encompasses 241.6 square miles and is home to nearly 950,000 residents. Much of the land in Milwaukee County is fully developed. The City of Milwaukee is the economic and cultural capital of the region. The leading economic sectors include manufacturing, retail and service industries. The County, 19 municipalities, 18 school districts and other special purpose districts provide public services.

Natural assets include the more than 140 parks and parkways developed and maintained by the Milwaukee County Park System as well as several miles of Lake Michigan shoreline.

The City of St. Francis is located in the Southeastern portion of Milwaukee County. St. Francis's location along the shores of Lake Michigan is minutes away from both downtown Milwaukee and Mitchell International Airport. The Cities of Milwaukee and Cudahy immediately surround St. Francis.

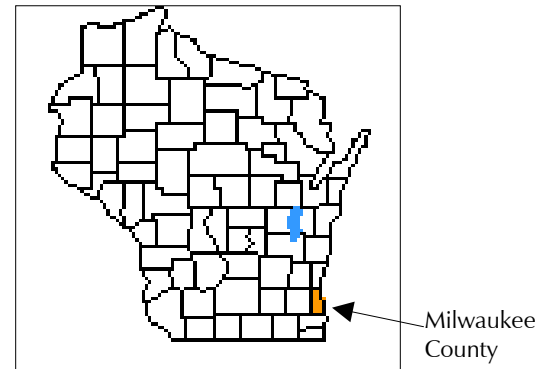


Figure 1.1 Location of Milwaukee County within the State of Wisconsin. Source: 1996-2000 Wisconsin Online

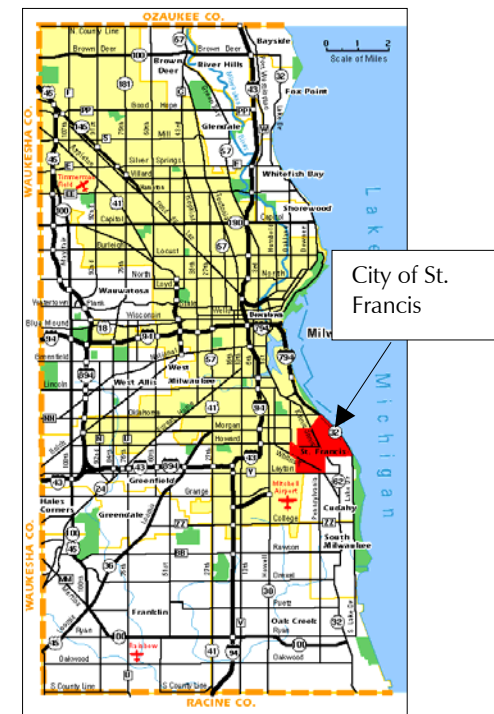


Figure 1.2 Location of the City of St. Francis within Milwaukee County. Source: 1996-2000 Wisconsin Online

The St. Francis Community

The early inhibitors of the City of St. Francis were Native Americans who called this land "NOJOSHING", meaning "land which goes into water." St. Francis' first European settlers came to create a largely farming community known as Town of Lake. In 1833 nuns established St. Francis of Assisi convent under the direction of Bishop Henni. In 1856, Bishop Henni also founded The St. Francis Seminary that would serve the entire Milwaukee area. With these developments, the area soon became known as St. Francis (Figure 1.2).

After several attempts to incorporate as a city, the petition for incorporation and vote were successful in July 1951. A Mayor and Common Council govern St. Francis in conjunction with a City Administrator. The St. Francis Fire Department provides round-the-clock fire suppression and emergency medical services with 13 full-time personnel and 25 part-time, paid-on-call members. The Police Department is structured by 20 full-time personnel and is augmented by auxiliary police personnel, providing 24-hour patrol.

Within its jurisdiction St. Francis has two County and two municipal parks encompassing 63 acres, 23 of which are situated along the Lake Michigan shoreline. These parks provide direct access to a 99.1-mile county bicycle and walking trail.

The St. Francis School District operates two PK-8 elementary schools Deer Creek and Willow Glen, and St. Francis High School. In addition, the area supports a parochial elementary school for grades 1-8 (Sacred Heart) and a college preparatory parochial high school (Thomas More). The St. Francis Public

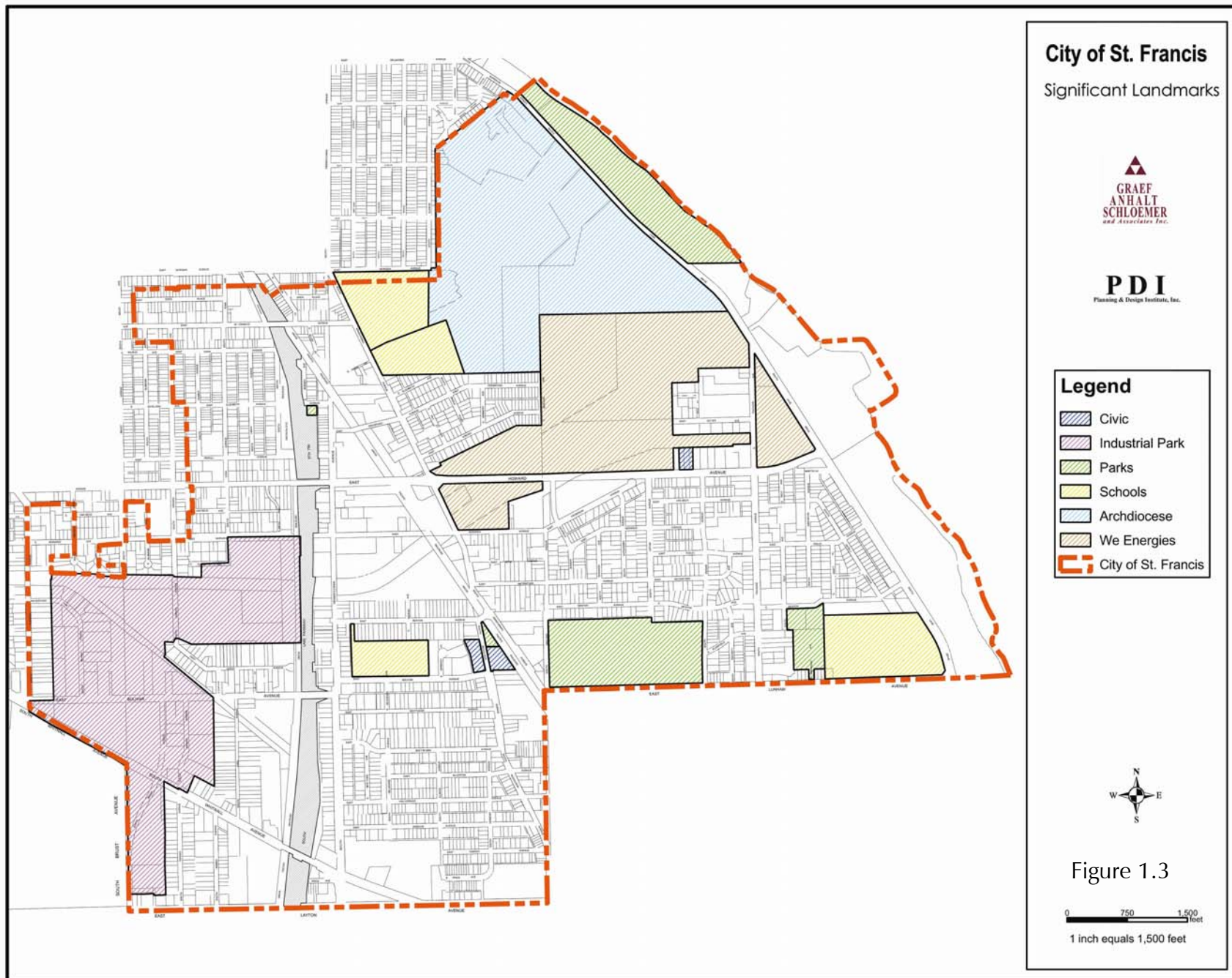
Library that serves the community is a member of the Milwaukee County Federated Library System.

The Catholic Archdiocese of Milwaukee and related agencies still owns and operates several institutions on the Northeast side of the City. The primary uses include the Cousins Center, St. Francis Seminary, St. Anne's Center, Sisters of St. Francis of Assisi Convent and the Marian Center.

The City's industrial base includes both light and heavy manufacturing of a variety of goods including food products, machine parts, barrels, spices, paints, and much more. Commercial and service businesses include industrial supply, service professions, and a variety of retail shops. In 1995 Harnischfeger Industries constructed their corporate headquarters in a signature building along Lake Drive. Stark Investments has recently purchased the building. In addition, the Milwaukee Bucks Training Facility and Administrative Offices are also located in St. Francis where they lease space in the Cousins Center.

WE Energy decommissioned its Lakeside Power Plant in 1983, freeing up 140 acres for alternate uses. The plant was dedicated in 1921 and was world's first power plant to burn pulverized coal. In 1964, the Lakeside Power Plant was converted into a natural gas plant. Much of the site was used for as a coal storage and ash deposit site during its 60 years of operation. The soil in the location of the former plant buildings is known to contain asbestos and has been permanently capped. The extent of additional contamination on other parts of the site is unknown at this time.

Figure 1.3 identifies key landmarks within the City.



1.3 Critical Issues and Opportunities leading to the Comprehensive Plan

As part of the initiation of the planning process, residents and community leaders engaged in discussions about the issues and opportunities facing the City of St. Francis. The following general issues emerged from these discussions.

Development Pressures

- St. Francis is nearly fully developed. The WE Energy property is the largest undeveloped parcel in the City (refer to figure 1.3). The Archdiocesan land is also a large tract of land that could potentially be developed in the future. There is some potential for infill development in other areas of the City. Opportunities might also exist for redevelopment of underutilized or obsolete areas of the City. One such site that the committee identified to be studied is the current location of St. Francis High School. The School is located along the shores of Lake Michigan and the committee would like to investigate other uses for the site.

Residential Character/Community Character

- The City enjoys a strong housing market due to proximity to downtown Milwaukee, especially in light of the Lake Parkway which has improved access into and out of downtown Milwaukee
- Single-family units are small for families. The committee felt that this might detour families from moving into or remaining in the community.
- The high number of rental units in the City was a concern for the committee. The desire to decrease

additional multi-family developments in the City was identified.

- Families will most likely not occupy the newly constructed lakefront condominiums. This may have effects on the school district. The committee would like to see development that would support the school district.
- Although infill development is desired, the committee identified that development on smaller infill lots is difficult due to the high costs of infrastructure development costs.

Transportation

- Concern was raised that the proposed commuter rail line stop in Cudahy will have an effect on St. Francis. The Committee wanted to identify how the stop could be have a positive effect.
- Are there opportunities to extend the county bike trails within St. Francis?
- High-speed rail to/from Mitchell International Airport has been proposed. The committee wanted to explore how the proximity of the City to the airport and this proposed high-speed rail line might affect the City.

Quality of Life

- Residents enjoy a good quality of life, safe and friendly neighborhoods. The committee was concerned about maintaining and improving the quality of life in the City.
- Proximity to downtown Milwaukee and ease of access is viewed as plus.

- The committee identified the desire to see a community gathering place due to the lack of a well defined “center”.
- The quality and quantity of park and open space as well as wildlife habitat was identified as being important to the community.

Commercial and Economic

- The need for more diverse and higher quality shopping areas was identified as a need.
- The lack of a central business district or ‘City Center’ was identified. The committee wanted to explore where a “City Center” could be established.
- Future of WE Energy land is critical and timely. The committee wanted to explore what the highest and best use for the property might be. The issue of the degree and location of contamination on the site is unknown. The presence of critical species on the site was also a concern for the committee and many residents.

1.4 General Demographic Data

Population

In the past twenty years the City of St. Francis has seen a trend in population decline. From 1980 to 2000, the population in the City of St. Francis has dropped 14% from 10,095 residents to 8,662. This has not been the case for surrounding cities such as the City of Cudahy, South Milwaukee, and Oak Creek. The St. Francis community is challenged by population decline and seeks to discover ways of reversing the trend. The following graphs and tables illustrate population changes for St. Francis and surrounding cities. City of Milwaukee Census Tracts 206 – 210 were used for comparison rather than using the City of Milwaukee as a whole. The boundary of these combined tracts is as follows: City of St. Francis to the east, Okalahoma Ave. to the north, Howell Ave. to the west and Layton Ave. to the south. Figure 1.4 illustrates the location of these Census Tracts.



Figure 1.4 Location of Census Tracts 206-210 in relation to the City of St. Francis.

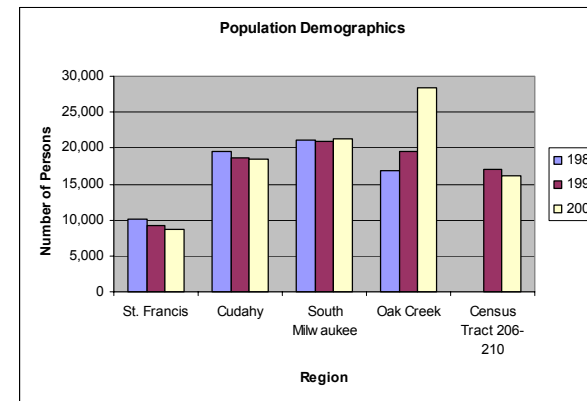


Chart 1.1 Comparing populations for the Cities of St. Francis, Cudahy, South Milwaukee, Oak Creek and Census Tracts 206-210 from 1980 to 2000. Source: U.S. Census Bureau.

	City of St. Francis		City of Cudahy		City of South Milwaukee		City of Oak Creek		City of Milwaukee Combined Census tracts 206 - 210	
Total Population	Number	% Change	Number	% Change	Number	% Change	Number	% Change	Number	% Change
1980	10,095	-	19,547	-	21,069	-	16,932	-	-	-
1990	9,245	-8.4%	18,659	-4.5%	20,958	-0.5%	19,513	15.2%	17,107	-
2000	8,662	-6.3%	18,429	-1.2%	21,256	1.4%	28,456	45.8%	16,114	-5.8%
Projection 2005	8,796	-								
Projection 2010	8,915	-								

Table 1.1 Comparing populations for the Cities of St. Francis, Cudahy, South Milwaukee, Oak Creek and Census Tracts 206-210 and Milwaukee County from 1980 to 2000. Source: U.S. Census Bureau.

Age

The median age in the City of St. Francis is 40.0 years, approximately 6.0 years older than Milwaukee County median age. Table 1.2 compares median ages of St. Francis to surrounding communities. Chart 1.2 shows the age distribution in year increments for St. Francis and surrounding communities.

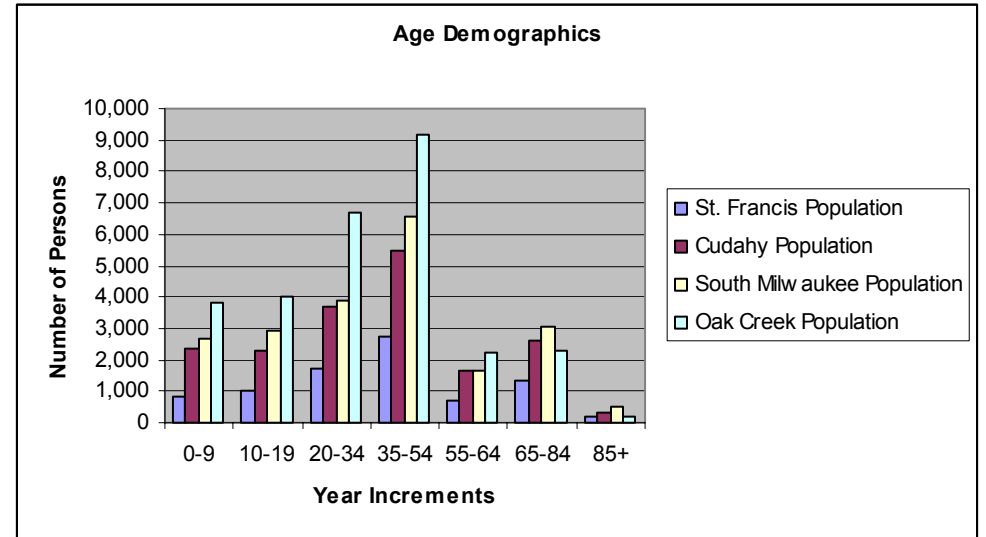


Chart 1.2. Age distribution for the City of St. Francis, Wisconsin. All mentioned data is from the U.S. Census Bureau, Wisconsin Department of Administration, and Southeastern Regional Plan Commission.

	St. Francis	Cudahy	South Milwaukee	Oak Creek	Milwaukee County
Age Distribution	Population	Population	Population	Population	Population
0-9	855	2,358	2,677	3,805	108,394
10-19	1,043	2,311	2,929	4,037	137,867
20-34	1,720	3,712	3,910	6,674	211,003
35-54	2,767	5,486	6,546	9,201	261,674
55-64	728	1,657	1,665	2,220	69,541
65-84	1,359	2,616	3,047	2,304	105,173
85+	190	289	482	215	16,512
Median Age	40.0	37.7	38.1	34.5	33.7

Table 1.2. Median age for the City of St. Francis, City of Cudahy, City of South Milwaukee, City of Oak Creek, and Milwaukee County. All mentioned data is from the U.S. Census Bureau, Wisconsin Department of Administration, and Southeastern Regional Plan Commission.

Race

St. Francis' population is 93.8% White, 1.0% African American, 0.9% Native American, 1.1% Asian, and 4.5% Hispanic, as Table 1.3 and Chart 1.3 and 1.4 illustrate. These ratios are consistent with surrounding communities, but there are far greater percentages of minorities living in Milwaukee County.

	St. Francis Population	Cudahy Population	South Milwaukee Population	Oak Creek Population	Milwaukee County Population
Race					
White	8,122	17,303	20,153	26,139	616,973
African American	84	175	222	519	231,157
Native American	76	150	123	169	6,794
Asian	91	154	147	680	24,145
Hispanic	392	872	852	1,267	82,406

Table 1.3. Racial composition for the City of St. Francis compared to surrounding communities. All mentioned data is from the U.S. Census Bureau, Wisconsin Department of Administration, and Southeastern Regional Plan Commission.

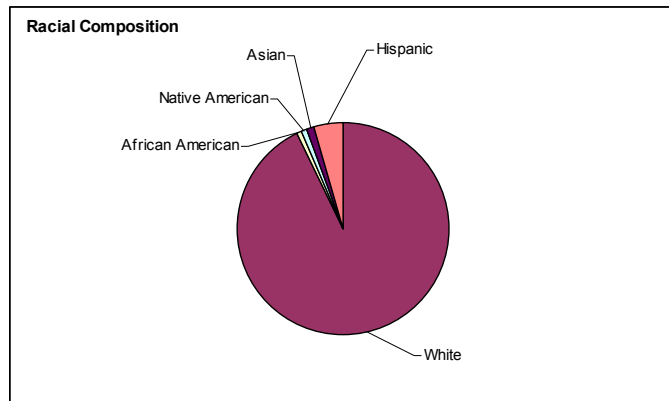


Chart 1.3. Racial composition for the City of St. Francis, Wisconsin. All mentioned data is from the U.S. Census Bureau, Wisconsin Department of Administration, and Southeastern Regional Plan Commission.

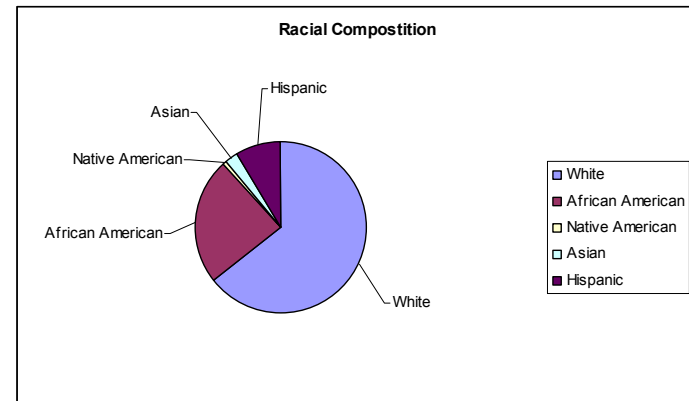


Chart 1.4. Racial composition for the Milwaukee County, Wisconsin. All mentioned data is from the U.S. Census Bureau, Wisconsin Department of Administration, and Southeastern Regional Plan Commission.

Education

The City of St. Francis is notably well educated. 85.2% of residents are high school graduates, according to 2000 U.S. Census data. Furthermore, 13.7% hold at least a Bachelor's degree or higher. Chart 1.5 compares St. Francis' educational attainment to other communities.

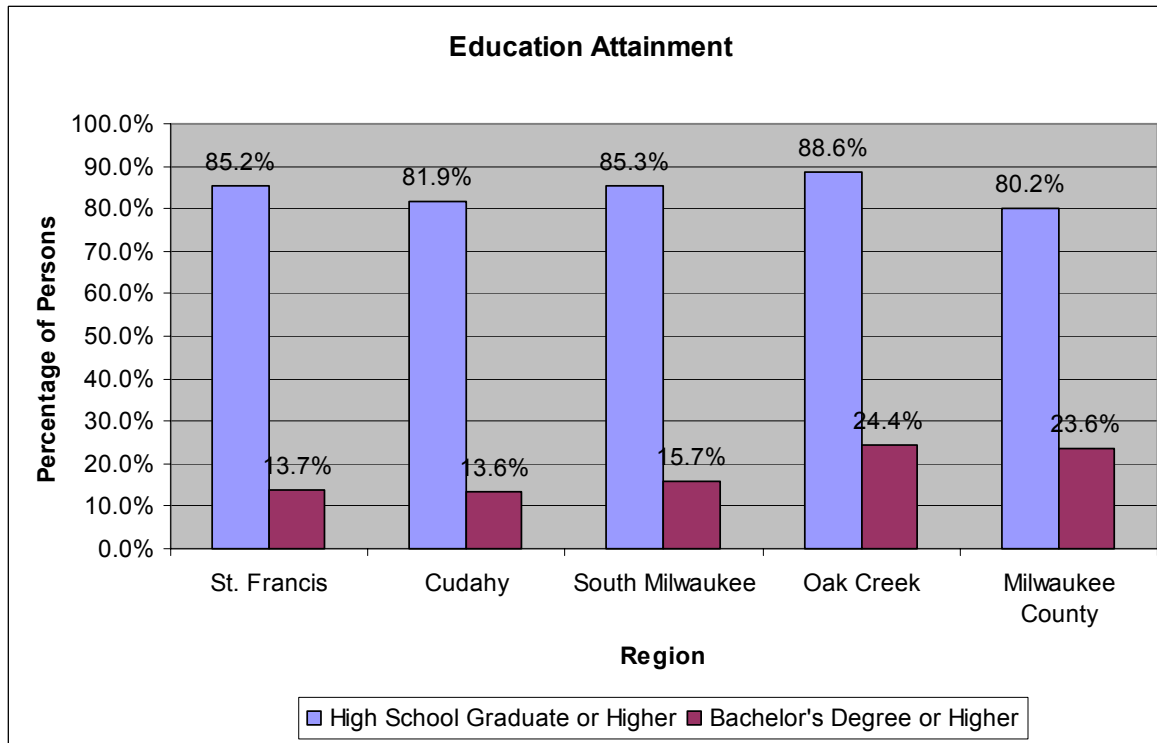


Chart 1.5. Highest educational attainment for person 18 years of age and older for St. Francis and surrounding communities. All mentioned data is from the U.S. Census Bureau, Wisconsin Department of Administration, and Southeastern Regional Plan Commission.

1.5 Comprehensive Plan Mission Statement

Based on discussions regarding planning issues in the initial phases of this planning process, the Comprehensive Planning Committee created a mission statement to guide the development of the plan.

Create a coordinated framework to guide public and private investment for the long-term revitalization, development and redevelopment of the City of St. Francis.

1.6 Goals and Principles

Based on the Mission Statement, a series of Goals and Principles were developed to carryout the Mission Statement

- 1.6.1 Create a collective “vision” that represents the residents, business owners and community’s interests.
- 1.6.2 Enhance the community’s identity.
- 1.6.3 Maintain the character of existing neighborhoods.
- 1.6.4 Establish priorities for public investment in transportation, recreational, institutional and cultural assets.
- 1.6.5 Identify key opportunities for public and/or private investments.
- 1.6.6 Manage growth to minimize negative impacts on the community.
- 1.6.7 Prioritize and coordinate capital improvements.
- 1.6.8 Emphasize high-quality design in physical planning.
- 1.6.9 Provide practical implementation strategies by recommending a coordinated framework of regulatory tools to assist the City.
- 1.6.10 Identify the roles and responsibilities of the various parties involved in implementation.

2 The Planning Process

2.1 Committee Meetings

The City assembled a seven-person committee with representatives from the City Council, City Planning Commission, City Staff and local citizens. This committee oversaw the 10-month planning process.

The Committee meeting schedule was as follows:

- Meeting No. 1: August 15, 2002
- Meeting No. 2: September 30, 2002
- Meeting No. 3: November 18, 2002
- Meeting No. 4: December 16, 2002
- Meeting No. 5: January 20, 2003
- Meeting No. 6: February 17, 2003 (Public Open House)
- Meeting No. 7: March 17, 2003
- Meeting No. 8: April 21, 2003
- Meeting No. 9: June 2, 2003 (Public Hearing before the City Council)
- Meeting No. 10: June 3, 2003 (Presentation to Common Council)
- Meeting No. 11: June 17, 2003 (Common Council approval of Ordinance and Plan)

2.2 Planning History and Existing Studies

In order to prepare the Comprehensive Plan, the planning team reviewed the following studies. These studies were completed prior to the comprehensive planning process, and provided an important step in understanding and establishing current conditions, procedures, policies and decisions made by the City. These studies reflect both local and regional planning efforts.

2.2.1 Existing Land Use Map - 1995

2.2.2 St. Francis Industrial Business Retention & Expansion Study – 1987

2.2.3 Master Plan St. Francis Wisconsin – 1963

2.2.4 Multi-jurisdictional Fire Study for City of Cudahy and City of South Milwaukee – 2000

2.2.5 A Regional Transportation System Plan for Southeastern Wisconsin Regional Plan: 2020 (SEWRPC – 1997)

2.2.6 A Regional Land Use Plan for Southeastern Wisconsin: 2020 (SEWRPC – 1997)

2.2.7 Park and Open Space Plan (City, County and/or Regional)

2.2.8 Lake Michigan Coastal Erosion and Management Study for the City of St. Francis, Wisconsin – 1984

2.2.9 A Regional Bicycle and Pedestrian System Plan for Southeastern Wisconsin: 2010 – 1994 SEWRPC

2.2.10 Midwest Regional Rail System: Transportation Network for the 21st Century – Executive Report – Midwest Rail Initiative

2.2.11 Southeastern Wisconsin Commuter Rail Study (SEWRPC – 1997)

2.2.12 WiseRide Transit Study (SEWRPC – ongoing)

2.2.13 SEWRPC, Water Quality and Flow of Streams in Southeastern Wisconsin, Technical Report Number 4, (November, 1966).

2.2.14 SEWRPC, A Regional Land Use Plan for Southeastern Wisconsin – 2010, Planning Report Number 40, (January, 1992).

2.2.15 SEWRPC, A Lake Michigan Coastal Erosion and Related Land Use Management Study for the City of St. Francis, WI, Community Assistance Planning Report Number 110, (August, 1984).

2.2.16 SEWRPC, A Lake Michigan Shoreline Erosion Management Plan for Milwaukee County Wisconsin, Community Assistance Planning Report Number 163, (October, 1989).

2.2.17 SEWRPC, Soils of Southeast Wisconsin, Planning Report Number 8, (June, 1966).

2.2.18 SEWRPC, A Regional Natural Areas and Critical Species Habitat Protection and Management Plan for Southeastern Wisconsin, Planning Report Number 42, (September, 1997).

2.2.19 Steingraeber J.A. and Reynolds, Charles A., Soil Survey of Milwaukee and Waukesha Counties Wisconsin, U.S. Department of Agriculture Soil Conservation Service, (July 1971)

2.2.20 WDNR and UW-Extension, Planning for Natural Resources: A Guide to Including Natural Resources in Local Comprehensive Planning, (January, 2002).

2.2.21 Graef, Anhalt, Schloemer & Associates, Inc., Wetland Investigation Report 967912, (1996)

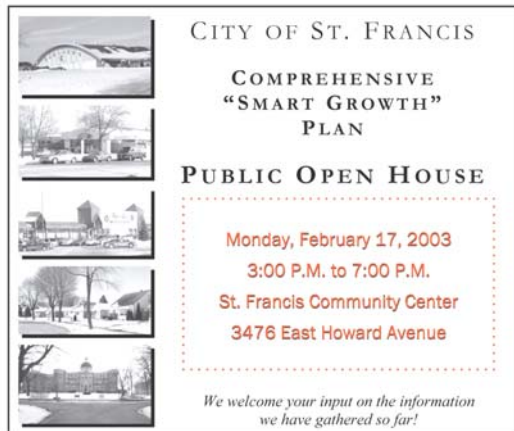
2.2.22 SEWRPC, Digital Orthophotographs, (2000).

2.2.23 SEWRPC, Digitized Community Information for the City of St. Francis, (2002).

2.2.24 WDNR-Bureau of Endangered Resources, Wisconsin Natural Heritage Inventory (NHI), (January, 2002).

2.3 Public Participation

Public Participation in the planning process is critical. It affords residents the opportunity to identify special places within the community and share local ideas, values and concerns. Successful implementation of the plan is increased when the public is a partner in the planning process. The public participation strategy incorporated as a component of this process is identified in section 2.1. All of the committee meetings were public and publicized on the City's website. The City sent out a postcard announcement inviting residents to the Open House held on February 17, 2003. One hundred and fifty-two (152) residents registered at the Open House and 23 attendees completed the comment forms that were distributed. Appendix A contains a copy of the postcard announcement, a summary of all of the comments recorded, a copy of the blank comment form, as well as a photocopy of the registration sheet.



On June 2, 2003 a Public Hearing was held before the City of St. Francis Common Council. The hearing was preceded by a public open house where residents had the opportunity to review the draft plan and ask questions. A detailed summary of the public hearing is included in Appendix A.

2.4 Stakeholder Input

Input from the following people and agencies was gathered and used throughout the planning process.

Planning Subcommittee

- Lawrence J. Burazin, Mayor & Chairman
- Jeffery L. Mayer, Alderman First District
- Jack Schultz, City Engineer
- Eric Stemwell, Citizen Member
- Anne Uecker, City Clerk
- Matt Wojtecki, Citizen Member
- Nancy D'Amato, Citizen Member (resigned 2/03)

Other City Representatives

- Ralph Voltner – City of St. Francis Administrator
- Craig Vretenar – City of St. Francis Building Inspector
- City of St. Francis Tax Assessor
- City of St. Francis Community Development Authority Members

Other Organizations and Individuals

- Dr. Ronda Ewald - St. Francis School District Superintendent
- Jacqueline Hemmer - St. Francis School District – School Board President
- Wayne Schneider - Milwaukee Catholic Archdiocese - Archbishops Delegate for Financial Administration Services
- Heather Petre – Southeaster Regional Planning Commission
- Greg Young – Milwaukee County Parks System, Director of Operations
- Milwaukee Metropolitan Sewage District
- Wisconsin Department of Transportation

3 Housing

This chapter of the Comprehensive Plan provides a plan to be undertaken by both public and private sectors to insure quality affordable housing is available to all households. The City of St. Francis' residential neighborhoods constitute over 45% of the land area and 62% of the total tax base value of the City. Detailed study of demographic and market conditions are required for the process of planning for housing since the effects of changing age profiles, household sizes, income levels and employment trends directly impact the demand for varying types of housing.

3.1 Housing Supply Existing Inventory

In order to assess the housing needs of the community, the existing housing stock must be carefully evaluated. In addition, housing in the surrounding municipalities will be inventoried to better assess the regional housing demands.

According to 2002 U.S. Census data, the City of St. Francis has 4,050 housing units within the City. Owner occupied units account for approximately 50% or 2,111 of the total number of units. The median value per unit is \$95,400, which is slightly less than the surrounding communities. Developable land within the community is limited which would account for the limited (3.2%) growth in the number of housing units. Growth in surrounding communities has been slightly higher (5% in Cudahy and South Milwaukee). Oak Creek experienced the largest growth of 60% primarily due to the development of agricultural lands.



St. Francis offers a variety of housing choices

	City of St. Francis	City of Cudahy	City of South Milwaukee	City of Oak Creek	Milwaukee County
Number of Units specified owner occupied	1,924	3,790	4,711	6,198	164,162
Less than \$50,000	1.0%	0.4%	0.5%	0.7%	9.9%
\$50,000 - \$99,999	58.7%	40.1%	35.3%	8.4%	37.6%
\$100,000 - \$149,999	37.3%	52.3%	49.1%	59.1%	32.1%
\$150,000 - \$199,999	2.0%	5.7%	12.0%	29.6%	12.4%
\$200,000 - \$299,999	1.0%	1.2%	2.9%	6.5%	5.5%
\$300,000 - \$499,999	-	0.2%	0.2%	0.2%	1.7%
\$500,000 - \$999,999	-	-	-	0.3%	0.6%
\$1,000,000 or more	-	-	-	0.1%	0.2%
Median Value	\$95,400	\$106,200	\$111,300	\$139,100	\$103,200

Table 3.1. Household value demographics for St. Francis and its surrounding communities. *Source: U.S. Census Bureau, Wisconsin Department of Administration, and SEWRPC.*

The 2000 unit vacancy rate was 3.7%, slightly less than surrounding communities and Milwaukee County (5.6%).

Renter occupied housing units account for 47.9% of all housing units in the City of St. Francis. Among the occupied rental units, the average contract rent was \$490. This is less than surrounding municipalities and the County as a whole.

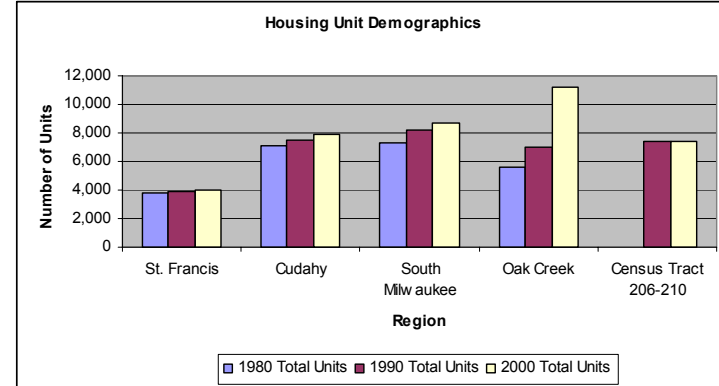


Chart 3.1 Household demographics for St. Francis and surrounding communities. *Source: U.S. Census Bureau, Wisconsin Department of Administration and SEWRPC.*

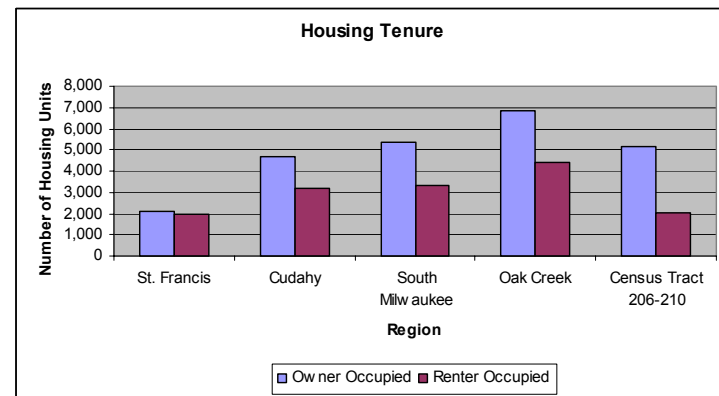


Chart 3.2 Housing tenure demographics for St. Francis and surrounding communities. *Source: U.S. Census Bureau, Wisconsin Department of Administration and SEWRPC.*

	St. Francis	Cudahy	South Milwaukee	Oak Creek	Census Tract 206-210	Milwaukee County
2000 Total Units	4,193	8,273	9,122	11,897	7,388	400,093
Occupied Units	4,050	7,888	8,694	11,239	7,158	377,729
Vacant Units	143	385	428	658	230	22,364
Owner Occupied	2,111	4,696	5,380	6,847	5,142	198,752
Renter Occupied	1,939	3,192	3,314	4,392	2,016	178,977

Table 3.2 Housing tenure demographics for St. Francis and surrounding communities. *Source: U.S. Census Bureau, Wisconsin Department of Administration and SEWRPC.*

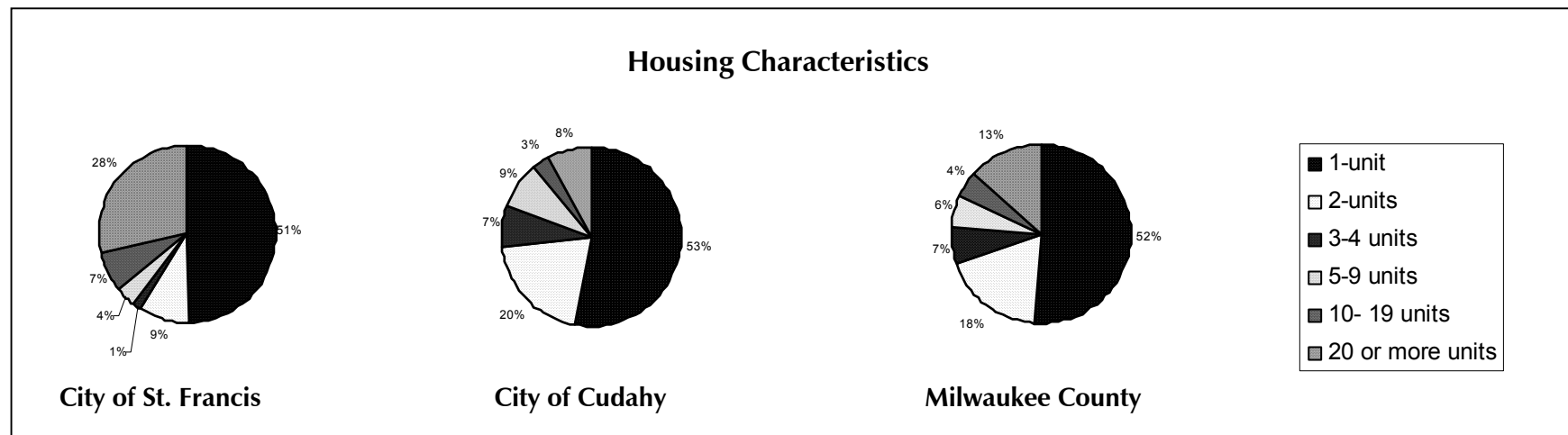


Chart 3.3 Housing characteristics for the Cities of St. Francis and Cudahy and Milwaukee County indicate that St. Francis has a greater number of housing units in structures with 20 or more units than the City of Cudahy or Milwaukee County. *Source: U.S. Census Bureau.*

Housing value gives only a rough indication of monthly housing costs. Information on selected monthly owner expenses for St. Francis was compared to surrounding communities. St. Francis residents reported slightly less monthly owner expenses for both mortgaged and non-mortgaged units than the surrounding communities and Milwaukee County.

39% of the housing units in St. Francis were built before 1960. This is fairly consistent with surrounding municipalities that developed concurrently. 49.7% of the units are single family. Of the units that are multi-family, the largest percentage of units are in structures that contain 20 or more units (28.3%). This is significantly different than surrounding communities (8% - 15%) and the County (13%). Communities in the immediate area show a much higher percentage of structures with fewer units such as duplexes.

Identifying ‘Subsidized and Special Needs Housing’ is also important to insure a true understanding of the existing housing supply. The Wisconsin Housing and Economic Development Authority has produced an inventory of subsidized housing in Wisconsin by Municipality. The attached chart details these projects that are in the St. Francis area.

Year Structure Built	
1999 - March 2000	0.0%
1995 - 1998	5.2%
1990 - 1994	5.0%
1980 - 1989	3.1%
1970 - 1979	15.6%
1960 - 1969	17.1%
1940 - 1959	39.0%
1939 or earlier	15.1%

Table 3.3 Age of housing stock in the City of St. Francis

Mortgage Status and Selected Monthly Owner Costs for Owner Occupied Units	City of St. Francis	City of Cudahy	City of South Milwaukee	City of Oak Creek	Milwaukee County
Specified Owner Occupied Units	1,924	3,790	4,711	6,138	164,162
with mortgage	59.5%	62.0%	65.0%	79.0%	68.2%
median monthly owner costs	\$956	\$1,000	\$1,058	\$1,290	\$1,058
not mortgaged	40.5%	38.0%	35.0%	22.0%	31.8%
median monthly owner costs	\$363	\$392	\$384	\$446	\$377

Table 3.4 Comparison of owner monthly housing costs

Wisconsin Federally Assisted Rental Housing Inventory

Total Projects: 10 Total Units: 1,836		S/202	918
		Elderly	654
		Family	213
		Disabled	51
Municipality	Project Name/Address	Program	Units
ST FRANCIS	CANTICLE COURT 3221 S LAKE DR	S/202	48
		Elderly	43
		Family	0
		Disabled	5
SOUTH MILWAUKEE	GRANT PARK SQUARE MARION AVE / CHICAGO AVE	S8/NC	153
		Elderly	91
		Family	46
		Disabled	16
SOUTH MILWAUKEE	PARK CREST 2906 SIXTH ST	LIPH	60
		Elderly	8
		Family	52
		Disabled	
OAK CREEK	OAK CREEK COURTS 195 W PUETZ RD	S8/NC	127
		Elderly	114
		Family	0
		Disabled	13
OAK CREEK	BOOTH MANOR I 150 W CENTENNIAL DR	S/202	40
		Elderly	40
		Family	0
		Disabled	0
OAK CREEK	CHERRY CREEK VIEW WILDWOOD & WHITE OAK	S/236	104
		Elderly	16
		Family	88
		Disabled	0
OAK CREEK	LAKE FOREST APARTMENTS 8541 S CHICAGO AVE	S/236	128
		Elderly	121
		Family	1
		Disabled	6
OAK CREEK	LAKE FOREST APARTMENTS 8471 S CHICAGO AVE	S8/NC	64
		Elderly	58
		Family	0
		Disabled	6
CUDAHY	EVERGREEN SQUARE 3757 E RAMSEY / 3717 E RAMSEY	S8/NC	106
		Elderly	106
		Family	0
		Disabled	0
CUDAHY	WASHINGTON SQUARE VARIOUS	S8/NC	88
		Elderly	57
		Family	26
		Disabled	5

Source: <http://www.wheda.com/programs/multifamily/assetman/fedhsg/Milwaukee.htm>

Table 3.5 Inventory of subsidized housing in the area

3.2 Housing Demand Population

Over the past twenty years, the City of St. Francis has seen a gradual decrease in its population. Between 1980 and 1990, the decline was 8.4%. Between 1990 and 2000 the decline was 6.3%. Milwaukee County has also seen some decline in overall population, however, the rate of decline is much less than seen in the City of St. Francis.

The average age of citizens in St. Francis (40 yrs) is slightly higher than in surrounding municipalities (34-38 yrs) and in the County (34yrs). The number of children under the age of 18 years did remain fairly stable between 1990 and 2000, however, the number of elderly residents (65 years and older) increased by 3.1%.

The racial makeup of the City of St. Francis is predominantly white (93.8%). The next most prevalent race in 2000 was Hispanic/Latino (4.5%). Approximately 1% each of Black/African American, American Indian/Native Alaskan, and Asian. These numbers are disproportionate with the racial makeup of Milwaukee County, which has a 24.6% Black/African American population.

The 2000 U. S. Census indicates that the percentage of St. Francis residents with high school education or higher (85.2%) is slightly higher than the County as a whole (80.2%). However, the percentage of residents with a bachelor's degree or higher (13.7%) is significantly less than the County (23.6%).

Households

According to the U.S. Census, a household is defined as all people who occupy a housing unit as their usual place of residence. The number of households in the City of St. Francis has increased over the past twenty years. In 2000, the City had 4,050 households compared with 1990 when the U.S. Census reported 3,924 households and in 1980 3,795 households. The number of 'family households', however, declined by 11% from 1990 to 2000. The average household size has also decreased from 2.32 in 1990 to 2.11 in 2000.

Income and Economic Factors

The 2000 U. S. Census reports that the median household income for the City of St. Francis was \$36,721. This is less than the County median of \$38, 100 as well as the surrounding municipalities.

	St. Francis	Cudahy	South Milwaukee	Oak Creek	Milwaukee County
Household Size	2.11	2.32	2.4	2.52	2.43
Owner Occupied Size	2.55	2.5	2.65	2.89	2.59
Renter Occupied Size	1.62	2.05	1.99	1.95	2.24
Family Size	2.88	2.94	3	3.1	3.13

Table 3.6. Household size demographics for St. Francis and its surrounding communities. All mentioned data is from the U.S. Census Bureau, Wisconsin Department of Administration, and Southeastern Regional Plan Commission.

3.3 Housing Development Environment

Developable Land

The City of St. Francis currently has a significant development opportunity on the land (approx. 140 acres) held by WE Energies. Although development constraints have not been fully examined, this land will likely be developed in some capacity. A mix of housing, green space and neighborhood scale retail or public gathering space in this area would be consistent with the surrounding neighborhood.

Currently the City has approved a series of three large developments along the lakefront. This development, when complete, will include 290 condominiums, 300 rental apartments and 275 elderly housing units.

Development Regulations

The City of St. Francis currently has several development regulations in place to manage growth in the community. These include:

- 1995 Land Use Plan
- Zoning Ordinance
- Subdivision Ordinance
- Overlay Planned Unit Development Districts

Housing Development Capacity

Other than the WE Energy property, large, undeveloped tracts of land in the City are not available. Therefore, the opportunities for major housing development are limited. Infill development and rehabilitation of existing housing are the main development opportunities in the City.

Condition of Existing Housing Stock

Generally the housing in the City is well maintained. There are isolated instances where homeowners or landlords have neglected maintenance of their property. These neglected properties can have negative effects on the surrounding properties.

3.4 Analysis

Future Housing Production Need

Based on U.S. Census 1993 population projections for 2015, the population will be 9,639 in 2015. The following calculation is intended to estimate the number of housing units that will be needed in 2015.

Population Projection Household Size	x	Vacancy Rate	=	Total Projected Housing Units Needed
Current Units	-	Units Potentially Lost	=	Total Units Available in 2015
Total Units Available in 2015	-	Projected Unit Need	=	Total Additional Units Needed

Based on these formulas, an additional 645 units will be needed in the year 2015. However, this calculation does not take into account other economic factors that may influence development in the area. For example, the 1993 population

projections are based on the WE energies land not being available for development. In addition, the large condominium project that is being developed is likely to act as a catalyst for other development in the area. Further, the City of Cudahy had proposed several community projects with might also act as catalysts to increase housing development in the St. Francis area.

Housing affordability analysis

The U.S. Department of Housing and Urban Development (HUD) defines affordable housing as paying no more than 30% of household income for housing. Based on 2000 U. S. Census Data, the City of St. Francis has an adequate supply of affordable housing.

HUD defines low income as less than 80% of a community's median income. Based on that definition, "low income" in St. Francis, is approximately a \$30,000 annual household income. This translates into a monthly housing expenditure of approximately \$735 or below per month.

The City of St. Francis has roughly 1,500 "low income" households with income below \$30,000 annual income. The City has approximately 1,900 housing units (roughly 100 owner occupied and 1800 rental) that report housing expenditures (mortgages or rent) of less than \$735.

3.5 Housing Goals

- 3.5.1 Maintain or rehabilitate existing housing stock
- 3.5.2 Promote the development of housing for residents and provide a range of housing choices to meet varying needs.
- 3.5.3 Increase the amount of owner occupied housing in the City.
- 3.5.4 Promote the development or redevelopment of homes which will accommodate families

3.6 Housing Implementation Strategies

- 3.6.1 Identify land available for infill housing development
- 3.6.2 Rezone parcels to promote single-family residential infill development. Only permit condominium housing along community corridors.
- 3.6.3 Establish a program to enforce exterior maintenance of residential units.
- 3.6.4 Create incentives programs for infill single family residential development